

U.S. BANKRUPTCY COURT
FILED
TRENTON, NJ

2017 APR 28 A 10:12

JEANNE A. NAUGHTON
BY: DEPUTY CLERK

Certificate Number: 12459-NJ-CC-029151609



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CERTIFICATE OF COUNSELING

I CERTIFY that on April 26, 2017, at 10:15 o'clock AM PDT, Thomas Lanza received from Abacus Credit Counseling, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of New Jersey, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: April 26, 2017 By: /s/Melinda Willett

Name: Melinda Willett

Title: Credit Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See 11 U.S.C. §§ 109(h) and 521(b).*